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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/083,169	02/26/2002	Petri Hyypa	NOKI14-00021	5147
826	7590	06/19/2007	EXAMINER	
ALSTON & BIRD LLP BANK OF AMERICA PLAZA 101 SOUTH TRYON STREET, SUITE 4000 CHARLOTTE, NC 28280-4000			IQBAL, KHAWAR	
ART UNIT		PAPER NUMBER		
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/083,169	HYYPAA ET AL.	
	Examiner	Art Unit	
	Khawar Iqbal	2617	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 03 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 16 February 2007.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-6 and 8-38 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-6 and 8-38 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date 2-16-07, 12-22-06
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date. _____
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 2-16-07 has been entered.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 1-6,8-38 are rejected under 35 U.S.C. 102(e) as being anticipated by Breek et al (20040210449).

4. Regarding claim 1 Breek et al teaches a method of accomplishing a transaction by user equipment, the method comprising (figs. 1-5):

in response to one of recognition at a user equipment of incoming data as an information entity including data fields **or** determining at a user equipment that an

incoming information entity has been sent by a trusted party, automatically inserting without user interaction (automatically filled by the card provider 3 or downloaded from a digital wallet into the payment fields, see fig. 7, transaction information are automatically filled into the web shopping page by the card provider's web server) transaction information in at least one data field of the information entity based on information available at the user equipment (para. # 0066-0067,0077-0078); and transmitting the information entity from the user equipment over a wireless interface (para. # 0040,0042,0066-0067,0077-0078).

Regarding claim 2 Breek et al teaches comprising step of authorizing said insertion of transaction information (para. # 0066-0067,0077-0078).

Regarding claim 3 Breek et al teaches wherein the authorization is based on unique identity code associated with the user equipment (para. # 0066-0067,0077-0078).

Regarding claim 4 Breek et al teaches wherein the authorization is based on one of the following means: personal identity number (PIN); Subscriber Identity Module (SIM); Number Assignment Module (NAM); Wireless Application Protocol (WAP) Identity Module (WIM); a unique product code of the user equipment; an international mobile subscriber identity (IMSI) code (para. # 0066-0067,0077-0078).

Regarding claim 5 Breek et al teaches wherein the authorisation is accomplished at the user equipment (para. # 0066-0067,0077-0078).

Regarding claim 6 Breek et al teaches wherein the authorisation is accomplished by a service provider (para. # 0066-0067,0077-0078).

Regarding claim 8 Breek et al teaches wherein the event comprises reception of the information entity (para. # 0066-0067,0077-0078).

Regarding claim 9 Breek et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from a storage unit provided at the user equipment (para. # 0066-0067,0077-0078).

Regarding claim 10 Breek et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from another information entity available for the user equipment (para. # 0066-0067,0077-0078).

Regarding claim 11 Breek et al teaches wherein the user gives a confirmation before said step of inserting information in the information entity (para. # 0066-0067,0077-0078).

Regarding claim 12 Breek et al teaches wherein the information is inserted by transaction processing unit of the user equipment (para. # 0066-0067,0077-0078).

Regarding claim 13 Breek et al teaches wherein the user equipment inserts information in a data field of the information entity in a predefined manner (para. # 0066-0067,0077-0078).

Regarding claim 14 Breek et al teaches wherein the information entity is filled in accordance with predefined instructions (para. # 0066-0067,0077-0078).

Regarding claim 15 Breek et al teaches wherein the instructions define the information that is to be inserted in the information entity in response to an event (para. # 0066-0067,0077-0078).

Regarding claim 16 Breek et al teaches wherein said information entity is transported as a standardized data entity (para. # 0066-0067,0077-0078).

Regarding claims 17-19 Breek et al data entity is based on the Electronic Commerce Modeling Language (para. # 0066-0067,0077-0078).

Regarding claim 20 Breek et al teaches wherein the user equipment communicates transaction information via an interface that is based on at least one of the following: short message service (SMS); wireless application protocol (WAP); internet protocol (IP); a short range radio link; a proximity card type interface; an infrared link (para. # 0066-0067,0077-0078).

Regarding claim 21 Breek et al teaches wherein the user equipment receives the information entity via a first type of interface and returns the information entity via a second type of interface (para. # 0066-0067,0077-0078).

Regarding claim 22 Breek et al teaches wherein the user equipment communicates with a base station (inherent) of a cellular communication network (para. # 0040,0042,0067).

Regarding claim 23 Breek et al a user equipment comprising (figs. 1-5):
a processing unit configured to automatically insert without user interaction transaction information available for the processing unit in at least one data field of an information entity that associates with an electronic transaction (para. # 0066-0067, 0077-0078); and
a transmitter for transmitting the information entity from the user equipment to a co-operative device over a wireless interface (para. # 0040,0042,0066-0067,0077-0078);

wherein said processing unit is configured to automatically insert without user interaction the transaction information in response to one of recognition of incoming data as an information entity including data fields or determining that an incoming information entity has been sent by a trusted party (para. # 0040,0042,0066-0067,0077-0078).

Regarding claim 24 Breek et al teaches comprising storage unit configured to store the transaction information, wherein the processing unit is adapted to fetch information from said storage means and to insert said information from the storage means into the information entity (para. # 0066-0067,0077-0078).

Regarding claim 25 Breek et al teaches wherein the processing unit is adapted to obtain information from at least one other information entity and to insert said information from the at least one other information entity into said information entity that is the subject of the information insertion procedure (para. # 0066-0067,0077-0078).

Regarding claim 26 Breek et al teaches comprising an authorization unit arranged to authorize said insertion of information (para. # 0030-0031,0065-0067).

Regarding claim 27 Breek et al teaches a transaction system comprising (figs. 1-5):

a user equipment adapted to exchange transaction information with another party of a transaction (para. # 0040,0042,0066-0067,0077-0078); storage unit for storing information (para. # 0040,0042,0066-0067,0077-0078); processing unit for fetching information from the storage unit and inserting without user interaction the information

into at least one data field of a data entity associated with said transaction (para. # 0040,0042,0066-0067,0077-0078); and communication unit for transmitting the data entity from the user equipment to a co-operative device over a wireless interface (para. # 0040,0042,0066-0067,0077-0078); wherein the transaction information is automatically inserted without user interaction in response to one of recognition of incoming data as a data entity including data fields or determining that an incoming data entity has been sent by a trusted party (para. # 0040,0042,0066-0067,0077-0078).

Regarding claim 28 Breek et al teaches wherein the processing unit provided at the user equipment (para. # 0040,0042,0066-0067,0077-0078).

Regarding claim 29 Breek et al teaches wherein the processing means are provided at the co-operative device (para. # 0040,0042,0066-0067,0077-0078).

Regarding claims 30-35 Breek et al teaches wherein the information entity is a form; form is selected from the group consisting of a billing details form and shipping detail form (para. # 0040,0042,0066-0067,0077-0078).

Regarding claims 36-38 Breek et al teaches wherein the transaction information comprises at least one of: name; address; credit card number; telephone number; or passport number (para. # 0040,0042,0066-0067,0077-0078).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 1-6,8-38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Laage et al (20020138445) and further in view of Blumenthal (20030069792).

7. Regarding claim 1 Laage et al teaches a method of accomplishing a transaction by user equipment, the method comprising (figs. 1-3):

in response to one of recognition at a user equipment of incoming data as an information entity including data fields **or** determining at a user equipment that an incoming information entity has been sent by a trusted party, automatically inserting without user interaction ("Name of payment account owner", the "Payment Account Number", the "mm/dd/ccyy", and the "hh:mm:ss" will be automatically generated by the wallet application and cannot be changed by the customer {see para. 0088}) transaction information in at least one data field of the information entity based on information available at the user equipment (para. # 0084,0086-0093,0103-0104.0114); and

transmitting the information entity from the user equipment over a interface (para. # 0040,0042,0066-0067,0077-0078). Laage et al does not teach wireless interface.

In an analogous art, Blumenthal teaches wireless interface (para. # 0030-0031,0065-0067,0084). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Laage et al by specifically adding feature information is transmitted to the mobile telephone as a web page in order to enhance system performance of wirelessly transmitting web page to increasing the efficiency of the system as taught by Blumenthal.

Regarding claim 2 Laage et al teaches comprising step of authorizing said insertion of transaction information (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 3 Laage et al teaches wherein the authorization is based on unique identity code associated with the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 4 Laage et al teaches wherein the authorization is based on one of the following means: personal identity number (PIN); Subscriber Identity Module (SIM); Number Assignment Module (NAM); Wireless Application Protocol (WAP) Identity Module (WIM); a unique product code of the user equipment; an international mobile subscriber identity (IMSI) code (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 5 Laage et al teaches wherein the authorisation is accomplished at the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 6 Laage et al teaches wherein the authorisation is accomplished by a service provider (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 8 Laage et al teaches wherein the event comprises reception of the information entity (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 9 Laage et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from a storage unit provided at the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 10 Laage et al teaches wherein at least part of the transaction information to be inserted in the information entity is obtained from another information entity available for the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 11 Laage et al teaches wherein the user gives a confirmation before said step of inserting information in the information entity (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 12 Laage et al teaches wherein the information is inserted by transaction processing unit of the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 13 Laage et al teaches wherein the user equipment inserts information in a data field of the information entity in a predefined manner (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 14 Laage et al teaches wherein the information entity is filled in accordance with predefined instructions (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 15 Laage et al teaches wherein the instructions define the information that is to be inserted in the information entity in response to an event (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 16 Laage et al teaches wherein said information entity is transported as a standardized data entity (para. # 0084,0086-0093,0103-0104.0114).

Regarding claims 17-19 Laage et al data entity is based on the Electronic Commerce Modeling Language (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 20 Laage et al teaches wherein the user equipment communicates transaction information via an interface that is based on at least one of the following: short message service (SMS); wireless application protocol (WAP); internet protocol (IP); a short range radio link; a proximity card type interface; an infrared link (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 21 Laage et al teaches wherein the user equipment receives the information entity via a first type of interface and returns the information entity via a second type of interface (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 22 Laage et al teaches wherein the user equipment communicates with a base station (inherent) of a cellular communication network (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 23 Laage et al a user equipment comprising (figs. 1-5):
a processing unit configured to automatically insert without user interaction transaction information available for the processing unit in at least one data field of an information entity that associates with an electronic transaction (para. # 0084,0086-0093,0103-0104.0114); and
a transmitter for transmitting the information entity from the user equipment to a co-operative device over a interface (para. # 0084,0086-0093,0103-0104.0114);
wherein said processing unit is configured to automatically insert without user interaction the transaction information in response to one of recognition of incoming data as an information entity including data fields or determining that an incoming

information entity has been sent by a trusted party (para. # 0084,0086-0093,0103-0104.0114). Laage et al does not teach wireless interface.

In an analogous art, Blumenthal teaches wireless interface (para. # 0030-0031,0065-0067,0084). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Laage et al by specifically adding feature information is transmitted to the mobile telephone as a web page in order to enhance system performance of wirelessly transmitting web page to increasing the efficiency of the system as taught by Blumenthal.

Regarding claim 24 Laage et al teaches comprising storage unit configured to store the transaction information, wherein the processing unit is adapted to fetch information from said storage means and to insert said information from the storage means into the information entity (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 25 Laage et al teaches wherein the processing unit is adapted to obtain information from at least one other information entity and to insert said information from the at least one other information entity into said information entity that is the subject of the information insertion procedure (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 26 Laage et al teaches comprising an authorization unit arranged to authorize said insertion of information (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 27 Laage et al teaches a transaction system comprising (para. # 0084,0086-0093,0103-0104.0114):

a user equipment adapted to exchange transaction information with another party of a transaction (para. # 0084,0086-0093,0103-0104.0114); storage unit for storing information (para. # 0084,0086-0093,0103-0104.0114); processing unit for fetching information from the storage unit and inserting without user interaction the information into at least one data field of a data entity associated with said transaction (para. # 0084,0086-0093,0103-0104.0114); and communication unit for transmitting the data entity from the user equipment to a co-operative device over a interface (para. # 0084,0086-0093,0103-0104.0114); wherein the transaction information is automatically inserted without user interaction in response to one of recognition of incoming data as a data entity including data fields or determining that an incoming data entity has been sent by a trusted party (para. # 0084,0086-0093,0103-0104.0114). Laage et al does not teach wireless interface.

In an analogous art, Blumenthal teaches wireless interface (para. # 0084,0086-0093,0103-0104.0114). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the device of Laage et al by specifically adding feature information is transmitted to the mobile telephone as a web page in order to enhance system performance of wirelessly transmitting web page to increasing the efficiency of the system as taught by Blumenthal.

Regarding claim 28 Laage et al teaches wherein the processing unit provided at the user equipment (para. # 0084,0086-0093,0103-0104.0114).

Regarding claim 29 Laage et al teaches wherein the processing means are provided at the co-operative device (para. # 0084,0086-0093,0103-0104.0114)).

Regarding claims 30-35 Laage et al teaches wherein the information entity is a form; form is selected from the group consisting of a billing details form and shipping detail form (para. # 0084,0086-0093,0103-0104.0114).

Regarding claims 36-38 Laage et al teaches wherein the transaction information comprises at least one of: name; address; credit card number; telephone number; or passport number (para. # 0084,0086-0093,0103-0104.0114).

Response to Arguments

8. Applicant's arguments with respect to claims 1-6,8-38 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Khawar Iqbal whose telephone number is 571-272-7909.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, George Eng can be reached on (571) 272-7495. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should

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you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist/customer service whose telephone number is (571) 272-2600.

K.I.



GEORGE ENG
SUPERVISORY PATENT EXAMINER